AUG 1 0 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: Michael J. Picciallo

Serial No.:

10/695,561

Examiner:

A. Shah

Filed:

October 28, 2003

Group Art Unit:

3625

For:

Third Party Debit Card

Attorney Docket No. P22,425-G USA

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this correspondence, along with any paper indicated as being enclosed, are being sent via facsimile addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 at (571) 273-8300 on August 10, 2006.

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT PURSUANT TO 37 C.F.R. §1.111

Sir:

In response to the outstanding Official Action mailed March 8, 2006, the following claim amendments and remarks are being submitted by Applicant for consideration by the Examiner.

Amendments to the Claims are reflected in the Listing of Claims, which begin on page 2 of this paper.

Applicant's Remarks begin on page 5 of this paper.